

**g]kfn ;/sf/  
k|b]z :jf:Yo lgb]{zgfno  
u08sL k|b]z  
/fli6«o kf]if0f SN;6/ a}7s**

**8f= lagf]b laGb' zdf{  
lgb]{zs  
k|b]z :jf:Yo lgb]{zgfno  
ldlt: @)&& cfZjLg !^ ut]**

## d'Vo a'+bfx?

- ;fdflhs lasf; dGqfnon] ue{jtL, ;'Ts]/L / % aif{d'gLsf  
afnafnLsfx? nIfLt ul/ kf]if0fsf ;'rgf tyf ;fdfu|Lx? tof/ ul/  
df]afon Pk dfkm{t nIfLt au{df ;+k|];Lt ug]{ of]hgf agfPsf]5 .
- Idlt efb| !& ;Ddsf] cWofalws cg';f/ u08sL k|b]zdf hDdf  
;+qmdLt ,#(\$ ) prf/ ePsf @&\$-\$-^ )Ü\_, ;lqmo s]; !!^# hgf, hDdf  
d[To" ## hgf / k'g ;+qmd0f s]; \$^ hgf
- s]fle9 !( sf] ;Gbe{nf0 kmf]s; ul/ agfOPsf] cfktsfnLg k|b]z:tl/o  
kf]if0f of]hgf / :jf:Yo tyf kf]if0f SN:6/sf] TOR ;fdflhs ljsf;  
dGqfnoaf6 l:js[tL sf] cGtLd r/0fdf /x]sf]df u08sL k|b]z :jf:Yo  
lgb]{zgfnosf s]xL sd{rf/Lx?df s]f/f]gf efO/; /f]u -sf]le8 !(\_ sf]  
;+qmd0fsf] sf/0f pQm k|s[ofn] csf]{ xKtf cGtLd :j?k lng]5 .
- u08sL k|b]zdf # cf]6} kf]if0f k'g:yf{kgf u[xx? / \$@ dB] \$! j6f  
cf] 6L ;L s]Gb|x? ;Grfngdf /x]sf5g

## d'Vo a'+bfx?

- :jf:Yo / kf]if0fsf ;]jfx?nfO{ k|efjsf/L / ;'rf? agfpg lgb]{zgfno dfkm{t lhNnf tyf :yflgo tx / ;/f]sf/jfnfx? ;Fu ;dGjo ug]{sfd eO/x]sf]5 . xfn x]Nykf]i6 :t;/Dd ;a} ;]jfx? lg/Gt/5g eg] ;d'bfo :t/df s]xL ;]jfx? k|efljt ag]sf5g\ h:t} ufpF3/ lSnlgSX?, :jf:Yo cdf ;d'xsf a}7sx? cfbL .
- ;'cxf/f kl/of]hgfn] ljutdf h:t} lgDg sfo{qmdx?df ;xof]u eO/x]sf]5:
  - ✓ 6]lnkmf]g k/fdz{nfO{ lg/Gt/tf lbPsf]5, xfn ;Dd @\*)%\*( 3/w'/Lx?df / of] xKtfd !)&!\* 3/w'/Lx?df sf]le8 !( / kf]if0fsf ;jfnx?df k/fdz{ ePsf]5 .
  - ✓ ;d'bfo:t/df sf]le8 !( / kf]if0f ;DalGw P; Pd P; ;Gb]zx? sf] lg/Gt/tf 5 . ns8fpgsf] cjlwb]lv xfn ;Dd \*@@@%% j6f P; Pd P; x? ;Dk]l;0f ePsf] 5 .
  - ✓ sf]le9 !( sf] ;+efljt ;+qmd0f b/ gkm}lnof]; eg]/ !^ j6f :yflgo Pkm Pd :6];gx?af6 ;r]tgfd'ns ;Gb]zx? k|zf/0f e}/x]sf]5g.
  - ✓ k|b]z :jf:Yo lgb]{zgfno kf]v/dfd ! hgf lrlsT;s / gjnk/f;L -k'j{ \_ df ! hgf g;L{<sup>a</sup> :6fkm lg/Gttf /x]sf]5 .
- P ;L Pkm g]kfnn] gjnk/f;L -k'j{ \_ df kl/jf/Ls txd ^ dlxgfb]vL % aif{ eGbf sd pd]/ ePsf afnafnLsfx?sf] MUAC dfkgsf] cleofg ;+rffng ul//x]sf]5 . of] xKtfd Ps Jofr IMAM ;DalGw k'g{tfhuL tfnLd ;DkGg ePsf] 5 .
- ;+l3o u0ftGq g]kffnsf] dGqLkl/ifbsf] lg0f{o cg';f/ u08sL k|b]zsf yk # lhNNffx? qmdz DofUbL, afUn'<sup>a</sup> / uf]/vf lhNNffx?df ax'If]qLo kf]if0f of]hgq lj:tf/x'q] ePsf]5 .

# ug' {kg} { sfo { tyf pknJwx?

qm ;	lgb]{zgfno dfkm{t ;DkGg ug' {kg} { d'Vo a'Fbfx? :	pknJwx? M
!	sf]le9 !( / dg;'gsf] cfktsfnLg cj:yfdf kf]if0fnfO{ ;Daf]wg ug{ sf] nflu /]:kf]G; Knfgx? / k b]z :t/Lo :jf:Yo tyf kf]if0f Sn:6/sf] TOR ;So lz3  cg'df]bg u/fpg kmnf]ck ug]{ .	<ul style="list-style-type: none"> <li>• sf]le8sf] !( sf] ;Gbe{df tof/ ul/Psf] kf]if0f k ltsf/ of]hgf / k b]z :t/Lo :jf:Yo tyf kf]if0f Sn:6/sf] TOR sf] cg'df]bg sf]nflu cGtLd r/0fdf /x]sf]df xfn;fn}dfq k b]z :jf:Yo lgb]{zgfno sf] s]xL sd{rf/Lx?df sf]le9 !( sf] ;+qmd0f b]vLPsf] x"Fbf cg'd]fbg k s[of k efljt ag]sf]5 . cfpFbf] xKtf cg'd]fbg x'g]5 .</li> </ul>
@	k b]z tyf lhNnfl:yt :6f]/x?df kf]if0f ;Fu ;DalGwt ;fdfu Lx?sf] df}Hbftsf] n]vfhf]vf ug]{	<ul style="list-style-type: none"> <li>• kf]if0f ;Fu ;DalGwt ;fdfu Lx?sf] df}Hbftsf] n]vfhf]vf ug]{sf]nflu k b]z :jf:Yo lgb]{zgfno sf] kf]if0f zfvf dfkm{t k b]z cfk'lt{s]Gb  nufot lhNnf l:yt sfof{nox?df cfjZos ;dGjosf] z'?jft eO;s]sf]5 .</li> </ul>
#	:jf:Yo / kf]if0f Sn:6/sf] a}7ssf] lg/Gt/tf ug]{	<ul style="list-style-type: none"> <li>• u08sL k b]zsf] ;Gbe{df :jf:Yo tyf kf]if0f sN:6/sf] a}7s k To]s dlxgfdf sDtLdf kgL @ k6s lgoldt Pjd k efjsf/L ?kdf x'Fb} cfO/x]sf]5 .</li> </ul>
\$	:jf:Yo / kf]if0fsf ;jfx?sf] lg/Gt/tfsf] ;'lglZrttf tyf lg/Gt/ cg'udg ug]{	<ul style="list-style-type: none"> <li>• :jf:Yo tyf kf]if0f sN:6/n] ;jfx?sf] ;'lglZrttf] nflu lhNnf tyf :yflgo txx? ;Fu ;dGjo ul/ cfjZos kmnf]ck ug]{sfo{ lg/Gt/ 5 .</li> </ul>
%	uf]/vf, jfUn'Ë, DofUbl lhNnfx?df OTC s]Gb x?sf] k'g/hf{u/0f ug]{ .	<ul style="list-style-type: none"> <li>• IMAM sfo{qmd nfu'ePsf lhNnfx?sf OTC s]Gb x?sf] k'g/hf{u/0f ug]{ ;Gbe{df k b]z :jf:Yo lgb]{zgfno, kf]if0f zfvf dfkm{t ;DalGwt lhNnfx?df ;dGjo ul/ k'g{hf}u/0fsf] sfo{nfO{ cl3 a9fpg</li> </ul>

# cufdL dfu{lraq tyf tTsfu ug' {kg] { sfo{x?

- ns8fpg v'n]sf] at{dfg cj:yfdf sf]/f]gf efO/; /f]usf] /f]syfdfs]nflu ;d'bfosf JolQmx?nfO{ ;r]tLs/0f ug", { cfwf/e't ;'/IffTds ljlwx?sf] k|of]unfO yk k|j{wg ug} .
- g]kfn ;/sf/af6 hf/L lgb]{lzsf cg';f/ ;+qmltd ePsf JolQmx?sf] k|efjsf/L pkrf/nfO{ lg/Gt/tf lbg] .
- cfktsfnLg cj:yfsf] k]fif0f k|ltsfo{ o]fhgf / :jf:Yo tyf kf]if0f Sn:6/sf] TOR sf] ;fdflhs lasf; dGqfno dfkm{t csf]{xKtf leq cg'df]bg u/fpg] .
- OTC ;]G6/x?sf] k'g{hfu/0fsf] nflu IMAM sfo{qmd nfu'ePsf lhNnfx? l:yt :jf:Yo sfof{nox? ;Fu cfjZos ;dGjo nfO ltj|tf lbg] .

